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ABSTRACT

The roles of campus offices in matters pertaining to the finances of foreign students in the United States are described. The following responsibilities of the admissions office are considered: providing information on college costs and foreign exchange regulations to foreign students, obtaining information on the student's financial sponsor, collecting information from the student at the time of application for scholarships, meeting documentation requirements for privately-funded students, acquiring records and information from foreign students who transfer from one U.S. institution to another, and coordinating with athletic departments concerning foreign students on athletic scholarships. In addition, attention is focused on the role of the financial aid office and the role of the foreign student office, which provides orientation on finances and budgeting for foreign students and maintains contact with sponsoring agencies. The following resource materials are included: a financial certification form, sample budget planning sheets for on- and off-campus students, statements of responsibilities for privately-funded students and for sponsored students, a sample budget for foreign students, and a 28-item annotated bibliography. (SW)

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Policy and Practice in the Administration of Foreign Student Finances

by Julie Kyllonen Rose

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GUIDELINE SERIES 7

In 1963, the Field Service Program was established under a grant to NAFSA from the Bureau of Educational and Cultural Affairs of the U.S. Department of State. The goal of the program initially was to improve the experience of foreign students in the U.S. and U.S. students abroad by enhancing the professional expertise of persons on college and university campuses working in educational exchange programs and those associated with related community groups. More recent interpretation has permitted expansion of the grant to persons dealing with programs for U.S. students abroad. Numerous publications dealing with all aspects of international educational interchange have been prepared and distributed through the generous support of the grant. Principal among these have been the volumes in the *Guideline Series*, each of which suggests standards and procedures in dealing with the subject treated. The *Guidelines* undergo periodic revision to incorporate new ideas and developments as the association continues its efforts to encourage high standards in educational exchange programs.

The Field Service Program extends sincere gratitude to Julie Kyllonen Rose of Iowa State University who prepared this *Guideline* and to the United States Information Agency Bureau of Education and Cultural Affairs for its financial support of this publication.

The National Association for Foreign Student Affairs is a nonprofit membership association that provides training, information, and other educational services to professionals in the field of international educational exchange. The membership is composed of more than 4,000 representatives of postsecondary institutions, school systems, community organizations, and educational associations. Members implement association programs and participate in the determination of policies and activities through their Board of Directors and more than 35 committees, commissions, and special interest groups.

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INTRODUCTION

Underpinning the academic success of the foreign student or scholar is the security of knowing that financial resources will be adequate to meet the student's needs for the duration of stay and that installments will arrive in timely fashion. Both the foreign student office and the admissions office play crucial roles in determining the adequacy of financial resources presented by the student at time of application—the admissions office because of its responsibility under U.S. immigration regulations, the foreign student office because of its general responsibilities which include advising about finances after the student's arrival.

This publication discusses the primary responsibilities of the admissions and foreign student advising offices in the financial area, but also has relevance for the student accounts, financial aids, and student employment counseling offices as an overall introduction to foreign student finances. It is recommended that the user of this publication share its contents with the personnel of other campus offices which have an interest and concern about foreign student financial resources, since coordination between all offices is essential for effective response when problems occur.

Principal responsibilities of the admissions office include providing accurate and up-to-date information on costs of attending the institution as well as any sources of financial aid available to foreign students. The admissions office, singly or together with the foreign student advising office, is also responsible for screening documentation of the student's financial resources to determine financial eligibility for study at the institution. Transfer students and students on athletic scholarship present special situations which require additional documentation and screening procedures.

The foreign student adviser serves as the principal link to other campus offices because of his or her responsibility for orientation of new foreign students and for advice about finances, among other matters, after the student's arrival. In discussing banking, budgeting, medical and other insurance, and items that mean extra cost to the student (e.g., owning an automobile, having dependents in the U.S., etc.) in an orientation program, advisers forewarn new foreign students of the parameters of their economic existence. It is during orientation that advisers also inform students of available financial aid resources and the procedures used to apply for such aid.

The foreign student adviser keeps informed of world events which may affect the financial affairs of students on campus, and when it is deemed necessary, calls together staff of other relevant campus offices to discuss the impact of those world events on student finances. Thus the foreign student adviser has a responsibility for seeing that the campus maintains a pro-active rather than a re-active stance on financial matters and foreign students.

A third area of responsibility for the foreign student adviser is that of liaison with sponsoring agencies whose scholarships may support a sizeable number of foreign students at the institution. The foreign student adviser reviews with the sponsored student the obligations which the student has incurred by accepting aid from the sponsor and helps the student meet any requirements for regular reports of academic progress, prior notification for any change in program, need for extension of time to complete the degree program, and so forth. In addition, the foreign student adviser serves as a vital information channel to the sponsor, providing information on fee increases for the coming academic year and information on any program changes or university regulations that may relate to the sponsor and its students.

Because of the link between the foreign student adviser and sponsoring agencies, foreign student advisers are responsible for monitoring (or assisting the student accounts office in monitoring) the

sponsored student tuition accounts, cancelling billing privileges for those students whose authorizations have expired or who have finished the degree for which the scholarship was awarded, corresponding with the sponsoring agency when any problems arise with the accounts, and securing clarification when information is lacking. The foreign student adviser also clarifies for the student accounts and financial aid offices the nature of a student's support, since some student financial support is in the form of a partial grant or bursary and the student may also rely on funding from additional resources such as savings, part-time employment, other grants and scholarships. Some sponsors prohibit their students from receiving other financial assistance than that provided by the sponsor. In some rare instances, sponsors strictly prohibit their students from incurring any short- or long-term debts (for example, loans) and a number of sponsors do not wish their students to work while they are pursuing their studies. The students are to pursue their studies full time and any employment is felt to be an unnecessary distraction from that goal.

The linkage between the foreign student and admissions offices and the financial aid office is also extremely important. General information catalogs of the institution may indicate the possibility of financial aid when in fact the aid is only available to American students. Foreign students seeking financial assistance to further their education may very well correspond directly with the financial aid office. And students already on campus may first contact the financial aid office rather than the foreign student office when seeking help with a financial problem. Thus it is important that the financial aid office be fully informed as to the conditions which affect a foreign student's eligibility for financial aid and for employment. The financial aid and student employment offices must have verification from the foreign student adviser that the student applying for employment has the appropriate clearances for such employment—clearance from the foreign student office for on-campus employment, clearance from the U.S. Immigration and Naturalization Service for off-campus employment.

1
THE ROLE OF THE ADMISSIONS OFFICE

Information

It is the admissions office which usually has first contact with a foreign student asking about requirements for admission. From the point of first contact, all information sent to the applicant must provide an accurate representation of the costs of education and living expenses which are particular to foreign students. Most college and university catalogs, written with the U.S. student in mind, presuppose the financial resources available to U.S. citizens (family support during vacations and in time of emergency, U.S. government financial aid programs, part-time employment, and other financial aid/scholarship programs). Foreign students will need additional funds for warm clothing, settling-in expenses, health insurance, and financial support for family members accompanying the student. To cover the possibility that university housing may not be available to the foreign student because of late notice of admission or other reasons, an estimate of costs of off-campus housing and living expenses should be included in any financial information sent to the prospective student. (See sample budget sheet in Appendix, page 25.) Any financial aid which is specifically available to foreign students should be noted, at the same time stressing limitations and reliability of such funding. The financial information sheet and general information booklet should be revised annually to show any cost changes, and the applicant should be given a formula for estimating future cost increases. For example, "estimate an 8 percent increase per year in cost of housing, food, and miscellaneous costs; a 10 percent increase per year in tuition and school fees."

Documentation of financial resources

Necessary information for all applicants

Forms which applicants must complete and return can help prospective students and their financial sponsors visualize the costs which will be incurred (see sample financial certification form on page 6). Additional questions such as the following may be asked to determine the amount of knowledge applicants have about foreign exchange regulations and restrictions in their countries, and whether or not procedures have been completed for official approval of an individual's application for foreign exchange transfer (if needed).

1. Has the student applied for any necessary foreign exchange permission which may be required by his or her government for all students studying abroad?
2. Does the student need to reapply annually for foreign exchange approval and/or provide certifications of enrollment and expense estimates in order to receive funds in succeeding years?
3. Does the home country have currency restrictions that limit the amount of money which may be released to the student in U.S. dollars? If so, what is the amount allowed and for what period of time?
4. What is the current exchange rate for U.S. dollars in the student's country?
5. How long does the student plan to study at the university (number of years)?
6. Are there dependents who will accompany the student to the U.S.? Are funds sufficient to cover family support according to the recommended support figures provided by the university?
7. Are there any dependents who will remain in the home country who will require funds from the student for financial support? Are funds available in the home country or will the student need to send funds from the U.S. to support these dependents?
8. How much money will the student bring with him or her and how frequently will funds be received thereafter (monthly, quarterly, yearly)?

9. For what period of time is financial support guaranteed?

The College Scholarship Service of the College Board has prepared a two-part "Foreign Student's Financial Aid Application and Declaration" form which can be used in full or in part and which contains detailed questions regarding the financial sponsor's ability to provide funds for the prospective student (see Annotated Bibliography, page 21). Additional questions asked on this form include:

1. Yearly income (of the financial sponsor).
2. Number of people dependent on the financial sponsor's income.
3. Dollar amount per individual per year and the number of individuals supported by the same sponsor for their education (whether at home or abroad).
4. Other assets of the financial sponsor.
5. Whether any assets are located in another country and, if so, the value and country where the assets are located (also whether income from these assets is available to the student while in the U.S.).
6. Annual expenses and total indebtedness of the financial sponsor.

Procedures for scholarship students

If the student is receiving financial assistance in the form of a scholarship from an agency other than the U.S. institution, some documentary proof of that support should be sent to the admissions office along with the application for admission. Scholarship documentation, at minimum, should specify the extent—the dollar amount per year—to which the scholarship agency will support the student, the subject area which the student will study, the degree level(s) for which the scholarship is given, and the period of time in which the sponsor expects the student to complete study. If the scholarship student plans to be accompanied to the U.S. by family members, the scholarship sponsor should specify any support provided for the scholar's dependents. Otherwise, the student will need to show proof that sufficient funds are available from private or personal sources to support the family while in the U.S.

Additional information which may be provided at the time of application and which must be provided prior to the scholarship student's first registration includes:

1. Permission to bill certain costs to the sponsoring agency (with items to be billed specified).
2. The name and address of the agency to whom such billings are to be sent.
3. Requirements that the student and/or the institution submit periodic grade or progress reports on the student (each term, annually, at the end of the degree program).
4. Any other restrictions which may affect the student's continued sponsorship by the agency or payment of bills to the university.

Provision of the official letter of award by the sponsor detailing the information specified above *and* past satisfactory experience with the payment record of the particular sponsoring agency should be sufficient grounds for a decision on the financial ability of the sponsored student to meet the costs associated with attendance at the U.S. institution.

Documentation requirements for privately funded students

Institutions differ in the amount and degree of documentation required to prove financial support of privately funded foreign applicants. However, in order to comply with U.S. immigration regulations, an institution must determine that the student has sufficient funds to provide for all essential expenses. It is recommended that the institution develop policies which will insure the systematic collection of whatever information it feels is necessary to make that determination.

Usually an institution will want to have a signed and certified statement from the financial guarantor indicating *willingness* to provide the support. In addition, verification of the guarantor's *ability* to provide the support should be documented by a certified statement from the guarantor's bank(s) as to the financial soundness and responsibility of the guarantor and a certified bank statement showing monthly balances for the past six months to one year. If applicable, a certified letter from the guarantor's employer should verify the guarantor's position and annual salary. (See previous discussion on pages 3-4 of additional information which might be required in order to assess financial soundness of the financial guarantor/sponsor.) In rare instances, the institution may wish to request that the student or the student's guarantor deposit in advance with the university a specified amount (one year's tuition and fees, one term's tuition, fees, and living expenses, or some other determined minimum) as further evidence of the commitment to provide support for the student. At the very minimum, the institution may require that the financial guarantor complete a "financial guarantee form" which specifies the costs relevant to its locale, with the understanding that the applicant's signature releases the institution from financial responsibility for the student. Such a statement might read "I, _____, *(name)* agree to be responsible for the payment of $ _____ per year for the duration (number of years) of _____'s *(student's name)* study at _____ *(university name)*." However, be-

cause of limited resources for financial assistance to students who come to the U.S. with insufficient funds, it is recommended that more information (as mentioned above) be gathered and assessed.

Since difficulties often arise in transferring funds from other countries to the United States, prospective students should be asked to become thoroughly familiar with their government's regulations for granting foreign exchange and transferring funds to the U.S. and should make arrangements prior to leaving the home country to have the necessary funds available at the beginning of each term and at regular intervals throughout the year. The student may be advised to bring funds to cover an entire year's expenses at entry and thereafter request money in advance for the second and each succeeding year's expenses.

In no case should an institution issue a Form I-20 or Form IAP-66 to the student without receipt of satisfactory certification of financial resources. The financial certification protects the institution should the student later encounter financial difficulty and may serve as facilitating documentation in obtaining funds previously promised by the financial guarantor/government.

Transfer students

A foreign student who has attended an institution in the U.S. and who wishes to transfer to another U.S. institution requires additional financial documentation procedures. The second institution will wish to learn from the previous institution whether the foreign student has encountered any financial difficulties. If the student held a scholarship while at the previous school, it should be determined whether the scholarship is still valid for study at the second school and whether the sponsor approved the transfer. It may be necessary to ask the student to provide updated financial support documentation (particularly if several years have elapsed since his initial financial resource certification, or if the student is from a country where civil or natural upheaval has recently occurred).

Whenever possible, the institution should get satisfactory documentation of financial resources before admitting the transfer student and issuing the Form I-20. However, it is often the practice that an institution will allow the student to show sufficient funds already in hand in the U.S. to attend the second institution for one semester/two quarters (by statement from his or her bank or advance deposit), and further documentary proof of financial support can be obtained shortly after the student's enrollment at the second institution.

Students on athletic scholarships

Increasing numbers of foreign athletes are being recruited by U.S. colleges and universities. Since athletic scholarships are generally geared toward American students and are limited by the rules of the National Collegiate Athletic Association or other intercollegiate athletic associations, they may not cover expenses for summer and vacation periods or the additional costs that are peculiar to a foreign student studying in the United States. Should the student lose the athletic scholarship because of injury, academic or other failure, what provisions have been made for continuing financial support? Many of the students coming to the U.S. on athletic scholarships have no other sources of financial support available to them even for emergencies. Demands of athletic and academic departments may preclude the student's working part time to provide partial support. Furthermore, the foreign student is severely limited as to the possibility of both off-campus and on-campus employment by U.S. immigration regulations. Therefore *careful arrangements must be made between the admissions office and the athletic department for certifying full financial support for the foreign athlete* (whether the foreign athlete must provide a certain amount of funds per year from personal/family resources or the athletic department guarantees on-campus employment or some other funding for the additional finances needed).

1. Sample Financial Certification Form

CERTIFICATION OF FINANCES In completing this section, refer to estimated expense information given in information booklet. Give amount in U.S. dollars. A certificate of eligibility (Form I-20 or Form IAP-66) will not be issued until this information is provided.

Sources of Funds	Assured Support	Projected Support (Include 8-10% cost increase per year)		
	FIRST YEAR	SECOND YEAR	THIRD YEAR	FOURTH YEAR
SELF-SUPPORT _____ NAME OF BANK A bank official's signature is required on the certification below				
PARENTS OR INDIVIDUAL SPONSORS _____ NAME _____ NAME OF BANK Parent's and/or sponsor's signature and a bank official's signature are required on the certification below				
YOUR GOVERNMENT OR OTHER SPONSORING AGENCY _____ NAME OF AGENCY Enclose with this form a signed copy of your letter of award				
UNIVERSITY _____ TYPE OF AWARD				
OTHER (SPECIFY) _____ Enclose with this form a signed affidavit from an authorized person to certify the accuracy of this entry				
Each of these totals should equal the institution's estimate of expenses for one year **TOTAL**	$	$	$	$

OFFICIAL CERTIFICATION OF SOURCES OF FUNDS AND AMOUNTS

This is to certify that I have read the information furnished by the applicant on this form, that it is a true and accurate statement, and that the funds are available.

SIGNATURE OF BANK OFFICIAL _____

TITLE _____

NAME OF BANK _____

ADDRESS OF BANK _____

DATE _____

This is to certify that I have read the information furnished by the applicant on this form, that it is a true and accurate statement, and that the funds are available and will be provided as indicated.

SIGNATURE OF GUARANTOR _____ PARENT OR SPONSOR

ADDRESS _____

RELATIONSHIP OF GUARANTOR TO STUDENT _____

DATE _____

I certify that the information provided here is correct and complete. **SIGNATURE OF STUDENT** _____ **DATE** _____

2

THE ROLE OF THE FOREIGN STUDENT OFFICE

The foreign student adviser serves as a coordinator of and link to the various university and community services which are available to foreign students. Not only is the foreign student adviser informed as to the latest regulations affecting the student's status as a nonimmigrant student and the circumstances under which a foreign student or scholar may apply for permission to work, but he or she is also aware on a day-to-day basis of the problems encountered by foreign students in relation to their financial support.

Orientation on finances and budgeting for foreign students

During the "Initial Orientation" for foreign students provided on every campus each term, it is essential that information on management of finances be provided. Many students, particularly at the undergraduate level, have not had previous experience in managing their own finances, so practical information on budgeting and getting the most out of limited resources is important.

Among the items that should be covered are:

1. Banking—how to open a bank account, the difference between checking and savings accounts, how to use and write checks, the importance of keeping a continuing record of checks written and not writing a check if there are insufficient funds in the account to cover it.
2. Budgeting—how to determine how much money is available to cover the first year of study; what are the fixed expenses (tuition, room and food, insurance, books, etc.) and discretionary expenses (entertainment and recreation, clothing, vacation travel, etc.); how, if the student has three terms' worth of funds, to set aside two terms' money in a savings account and not draw on it until the second term's money is needed for second term expenses; just how much money will be available after fixed expenses are taken care of (see sample forms on pages 10-11); how to shop wisely (using special sales, used clothing and household furnishings, used books, arranging for budget billing with the utility companies, etc.); how to plan for vacation and summer expenses; where to go for help in case of unforeseen economic problems or unanticipated needs.
3. Medical insurance—carrying medical insurance for both basic and major medical care is a necessity and must be especially emphasized for students who come from countries where health care is provided by the government in public health clinics. It is important that students learn the value of using campus medical facilities (where provided) and alternatives for health care (health maintenance organizations, wellness clinics, health care consumer education programs, etc.).
4. Areas where students need to be cautious—the extra costs of owning an automobile (insurance, repairs, and gasoline); extra expenses associated with having family members with the student in the U.S. (daycare costs if both parents are in school, tuition costs for children where local school systems demand them, extra medical care costs, etc.); the meaning of being on a student budget and difficulties involved in getting more funds if the student runs out before the school year ends; the purpose of the credit system and the use of charge accounts (not recommended); risks involved in private borrowing; incurring of debts and the student's obligations.

At the same orientation session, students may be informed of possible resources for assistance in case they encounter financial difficulties. These

may include short-term loans through the financial aid office, other loans available through the foreign student office, part-time work on campus, and in cases of longer term financial difficulty, the possibility of obtaining permission from the U.S. Immigration and Naturalization Service for work off campus.

Inevitably, a certain number of foreign students will encounter financial trouble sometime during their stay. Inviting the students during the initial orientation period to talk further with the foreign student adviser about their financial resources and planning *before* their financial situation reaches crisis proportions will in many cases forestall having to deal with an overwhelming number of serious financial problems at one time.

Other means such as the "student responsibility" form (see sample on page 12) may also prove helpful in insuring that the student knows what is expected of him or her in financial planning and management.

Periodic articles in the foreign student newsletter can also be helpful in alerting students to economical means of dealing with occasional unusual expenses, e.g., budget billing by the utility company, particularly in areas where winters are harsh and heating bills high.

At mid-year, the foreign student adviser should publish in the student newsletter the projected tuition and living costs for the next academic year so that students and their financial sponsors may be sufficiently prepared for any cost increases. A reminder about the necessity of applying for foreign exchange for the coming year may also be appropriate for inclusion in the same article, or might be highlighted separately for those specific countries which are known to have annual foreign exchange application requirements.

Liaison with sponsoring agencies

A sponsored student is one who receives full or partial financial support from sources other than family, friends, or the U.S. institution and for whom there are limitations and reporting requirements imposed by the scholarship sponsor. The foreign student adviser should establish and maintain communications and rapport with the agencies sponsoring students at his or her institution. An initial contact to clarify terms and restrictions of the scholarship, academic reporting requirements of the scholarship sponsor, and billing and payment procedures can be the basis for future close cooperation in matters affecting the sponsored foreign students at the institution.

Annually, the U.S. government, foreign governments, and national and international agencies which give scholarships to foreign students will need to be informed of any policy or procedural changes which may affect their students. At the same time, estimated costs for the next academic year may be communicated. To insure that there is sufficient time to adjust budgets, obtain foreign exchange clearances, and so forth it, is important that notification of these changes and cost increases be sent six to nine months in advance of the date of effect.

Information which the foreign student adviser (and student accounts office) will wish to have available for each sponsored student includes the following terms and requirements.

Scholarship terms

Degree limit: Time Limit:

Which expenses are covered by the scholarship?

English
Tuition
Books
Tutoring
Research costs
Thesis costs
Computer costs
Educational travel
Transcripts
Room and food
Living expenses
Health insurance
School health clinic fees
Activity fees
Laboratory fees
Travel to/from home country
Spouse education
Dependents' education
Other

Is prior permission of the sponsor needed before:

Additional degree
Change of major
Additional major
Change of school
Summer school study
Extension of scholarship
Tutoring
Research costs
Thesis costs
Computer costs
Educational travel
Other

Are there other scholarship requirements?

Number of credit hours needed per term to keep scholarship

Grade point average or grades needed to keep scholarship
Summer school attendance required
Thesis copies to be sent to sponsor
Prior permission to marry

The student is/is not permitted by his/her scholarship to hold another scholarship/assistantship/financial aid award.

Who is the scholarship sponsor?
Who is the contact person/office?
Where are bills to be sent?
Phone/cable number:
Which items are to be billed?
What is the billing frequency (yearly, each term)?
Is a student identification number/program/reference number to be used on correspondence/billings?

What is the frequency of academic reports?

Grade reports each term _____

Transcripts _____

Reports by major professor/adviser/department head _____

What is the frequency of enrollment notification?

At the time of first enrollment and as a part of the initial registration with the foreign student office, the foreign student adviser may meet with the sponsored student to discuss the terms of the scholarship which will affect any payments made to the student and the university. At this time, further clarification may be sought regarding the appropriate billing address, and the student may be asked to show the official letter of award/billing authorization provided by the sponsor. In addition, the foreign student adviser should determine which method of academic reporting is required by the sponsor and/or preferred by the student, and the student may be assisted in filling out the appropriate authorization form to release grade reports each term to the sponsor. If a transcript is needed, the foreign student adviser may instruct the student to order this through the registrar's office. Another important area to be covered at the initial enrollment interview is whether or not the sponsor has covered the student with a medical insurance policy or other means of taking care of medical costs incurred by the student. Should the sponsor not provide such insurance for the student, the student should be assisted in choosing and enrolling in an appropriate medical insurance program. A "sponsored student responsibility" form such as the following may prove helpful in alerting the student as to what is expected of him or her in maintaining good relations with the sponsoring agency.

At institutions where the new student population is too large or initial points of contact are too diverse, the foreign student adviser may wish to develop an information form for the new scholarship student to complete at registration which would contain the following items:

1. Evidence of official letter of award/billing authorization by sponsor with proper billing address (copy to be attached).
2. Permission to release grade reports/transcripts to the sponsor.
3. Evidence of medical insurance coverage by sponsor either by sponsoring agency's group policy, payment for actual costs by sponsor, or reimbursement of medical insurance payment by student (copy of information to be attached).

Special considerations

Some financial sponsorship takes the form of a "bursary" or grant, and billing privileges have not been authorized by the sponsor. Sponsoring documentation will indicate a set amount of support per year, e.g., ₦3000 (naira) or perhaps £2000. This type of student should be expected to pay fees in the same way as a privately funded student and should not be extended billing privileges except under the rarest of circumstances.

In order that sponsored student accounts may be collected without difficulty, scholarship student records should be monitored regularly and the student accounts office informed when scholarships expire, are extended, or when the student is permitted to take an additional degree under the terms of his or her scholarship. Such monitoring may take the form of review of graduation lists/programs, monthly accounting reports to show payment records of the sponsoring agencies and any need for follow-up correspondence, and periodic contact with the sponsoring agencies to discuss any policy or procedural changes which arise because of political or other circumstances in the home country or in the United States.

2. Sample Budget Planning Sheet (On-Campus Student)

	Fall Semester	*Spring Semester*	*Summer Session*
Fixed Expenses			
Tuition			
Books and Supplies			
Housing and Meals			
Health Insurance			
Health Clinic Fee			
Discretionary Expenses			
Medical and Dental Not Covered by Insurance or Health Fee			
Personal Miscellaneous			
Local Transportation			
Vacation and Travel			
Clothing			
Miscellaneous			

3. Sample Budget Planning Sheet (Off-Campus Student)

	Fall Semester				*Spring Semester*					*Summer Session*		
	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.
Fixed Expenses												
Tuition												
Books and Supplies												
Health Insurance												
Health Clinic Fee												
Rent												
Food												
Utilities												
Telephone												
Gas												
Electric												
Other												
Other												
Discretionary Expenses												
Medical and Dental Not Covered by Insurance or Health Fee												
Personal Miscellaneous												
Entertainment												
Travel												
Clothing												
Local Transportation												
Other												

4. Sample Statement of Responsibilities For Privately Funded Student

The following is an outline of some of the responsibilities you have as a privately funded student attending _____ University. This is provided to you for easy reference and guidance to assist you in meeting your goals for an education at this university. Please keep this in a place where you can find it as special clues and reminders have been provided to help you meet deadlines set by the university and your government.

General Responsibilities

1. You are responsible for seeing that the OIES (Office of International Educational Services, _____ Building) is informed of any address changes as they occur.
2. You are responsible for informing the OIES sufficiently in advance of your need for travel Forms I-20 (if you have an F-1 visa) and Forms IAP-66 (if you have a J-1 visa), special documentation for receipt of finances, and any other special documentation you may require. *It is recommended that you give at least one week's advance notice when requesting documentation from the OIES.*
3. You are responsible for knowing when your I-94 (permit-to-stay card) and passport expire, for the date when your passport should be revalidated, and for seeking extension/revalidation well in advance of the deadline for expiration/invalidation. Call or visit the OIES for further information about proper procedures.

Financial Responsibilities

You are responsible for knowing your government's requirements for foreign exchange permission (if there are any) and for requesting or completing and submitting appropriate documents which are required to enable the transfer of funds from your country to the U.S.

If annual (or quarterly) certifications of enrollment and expenses are required for the granting of foreign exchange permission from your government, you are responsible for requesting such a certification from the OIES well in advance of the date when finances will be needed.

The recommended preparation date for such financial documentation in your case is _____ months in advance of when the funds are required.

Date signed: _____

. . . . . .

I have read the statement of responsibilities of a privately funded student and I agree to do what is requested.

_____

Name

_____

Date

5. Sample Statement of Responsibilities For Sponsored Student

The following is an outline of the responsibilities you have as a sponsored student attending _____ University. This is provided to you for easy reference and guidance to assist you in meeting your goals for an education at this university. Please keep this in a place where you can easily find it as special clues and reminders have been provided to help you meet deadlines set by your sponsor and the university.

Your scholarship is for a _____ degree in the field of _____.

The scheduled termination date of your award is _____.

General Responsibilities to the Sponsoring Agency

1. Prior approval by the sponsoring agency should be sought:
   a. when you wish to change fields of study (majors),
   b. when you wish to transfer to another school,
   c. when you wish to study for an additional degree (whether at the same level or an advanced level), or
   d. when you will need to extend your study beyond the scheduled termination date.

   Suggested date for application for any of the above is _____ *months prior to the desired change.*

2. The sponsoring agency should be informed of any address changes as they occur so that important correspondence and allowances will not be delayed or go astray.
3. You are responsible for seeing that you provide your sponsor with any documentation or reports as they are requested. Many sponsors will withhold allowance payments for maintenance, thesis costs, etc., if appropriate documentation (such as grade reports or transcripts, receipts showing costs, etc.) are not submitted to them.

Responsibilities to the Office of International Educational Services

1. You are responsible for seeing that the OIES is informed of any address changes as they occur.

2. You are responsible for informing the OIES or your program sponsor sufficiently in advance of your need for travel Forms I-20 (if you have an F-1 visa) and Forms IAP-66 (if you have a J-1 visa), special documentation for receipt of finances, and any other special documentation you may require. *It is recommended that you give at least one week's advance notice when requesting documentation from the OIES.*

3. You are responsible for knowing when your I-94 (permit-to-stay card) and passport expire, for the date when your passport should be revalidated, and for seeking extension/revalidation well in advance of the deadline for expiration/invalidation. Call or visit the OIES for further information about proper procedures.

4. You are responsible for providing the OIES with any notices of extension of your scholarship award and with notices of any approvals for change of degree, field of study, or transfer to another school.

Financial Responsibilities

You have entered into an agreement/contract with your sponsor who is providing the financial support for your study. _____ University has agreed to honor the contract between you and your sponsor by allowing you to charge your tuition and other fees to your sponsor's account or by allowing you certain privileges not granted to other students who are not sponsored.

Although in most cases there will be no problems with the payment of your tuition and other fees by your sponsor, there may be occasional instances where your sponsor will have delayed payments beyond the requested time for payment. Should this delay in any way require that the university restrict your registration, release of transcripts, graduation, etc., every effort will be made to inform you of the restriction in advance of its effect. Particularly in the case of graduation, graduation will not be approved until all tuition and fees have been paid (either by yourself or by your sponsor). The contract is between you and your sponsor and you have received the benefit of the education and the degree. Therefore you will be expected to be responsible for making payment of any financial obligations which your sponsor fails to make.

Date signed: _____

. . . . . .

I understand the statement of my responsibilities as a sponsored student and agree to do what is requested.

_____
Name

_____
Date

3

THE ROLE OF THE FINANCIAL AID OFFICE

In addition to the definition of the financial certification requirements the institution will set to assure that the foreign student can meet educational costs, there should be an institutional decision on what financial assistance, if any, will be available to foreign students. This policy should then be clearly stated in information sent to prospective foreign students. Despite the most stringent financial screening measures, there are bound to be instances when a foreign student's funds are delayed—a sudden upheaval in the student's home country prevents the family from remitting expected funds, or unforeseen medical or other emergencies require funds beyond the student's immediate capacity to pay.

In determining institutional policy on financial assistance for foreign students, the following questions should be addressed:

1. Will there be a short-term loan program available to meet the short-term, emergency needs of foreign students?
2. Are there any scholarships or tuition/fee waivers available to the foreign student, whether undergraduate or graduate?
3. Are such scholarships available at the time of first enrollment, or must the student first prove need and academic ability over a certain period of time in residence (one semester, one year, etc.)?
4. Given the availability of financial aid for foreign students, what are the criteria for awarding aid?
5. What percentage of total costs will the student be expected to pay from his/her own resources?
6. How long and under what conditions will the student continue to receive aid?

This information should be provided to the prospective student so that the best decision regarding his or her educational goals may be made prior to enrollment.

With the exception of U.S. government aid programs and certain other scholarships offered through the institution, which are specifically limited to U.S. citizens and permanent residents, the types of financial aid available to foreign students will very often be the same as that offered to U.S. students. Different types of aid include: (1) scholarships—total or partial; (2) tuition waivers or reductions; (3) graduate assistantships providing resident or reduced tuition fees and a monthly stipend for teaching/research duties; (4) grants-in-aid which may be for one time only; and (5) loans/grants from alumni donations or other private funds which may be used under limited circumstances. It should be noted that scholarships are often awarded only to cover expenses during the nine-month academic year; thus foreign students must be made aware of the financial resources needed to cover summer and other vacation period expenses.

If financial aid is in the form of an institutional program of work-study (as opposed to the U.S. government-funded program which is restricted to U.S. citizens and permanent residents), exact duties and type of work should be clearly stated in the literature and correspondence sent to the student. This would allow for any possible misunderstandings to be worked out prior to the student's arrival on campus. For instance, many work-study positions are custodial or food service oriented—occupations in which an educated person in many countries would not be expected to engage. It is far better to make clear the type of work required prior to the student's arrival than to have a student arrive, discover the true nature of the financial aid, and decide not to abide by the contract, leaving the school and the student in an uncomfortable situation with few alternatives for immediate satisfactory solution.

Because of current stringent economic conditions and a shortage of employment opportunities both on and off campus (not to mention the unforeseen economic necessity which must be

proved to the satisfaction of the U.S. Immigration and Naturalization Service in order to obtain off-campus work permission), foreign students should generally be dissuaded from the idea that part-time employment will provide any considerable portion of their annual expenses unless the school can guarantee *at time of admission* a particular job to the student for the duration of the student's need.

Any financial aid extended to the foreign student should be reported to the foreign student adviser. Such notification should include the name of the student, the amount of assistance to be given, the period of time covered by the assistance, and the terms and conditions for renewal of the aid.

If the institution has short- or long-term loan programs for which foreign students are eligible, it is important that the foreign student understand the obligations that apply to such aid. Consequences of failure to repay a loan may be the denial of further registration until the debt is repaid, a hold on transcripts and diploma, and/or a denial of participation in graduation ceremonies.

Before any loans are extended to a foreign student, it is important that the financial aid officer gather all relevant information which will indicate the ability of the student to repay the loan without great difficulty. If the student has some part-time employment, the amount of wages paid, the frequency of payment, and the fact of employment should be verified with the employer. The foreign student adviser may be consulted regarding conditions which surround a student's financial problem, e.g., conditions in the home country that affect the flow of foreign exchange, previous discussions the student has had with the foreign student adviser regarding his or her financial situation. The financial aid officer may also seek information from the student's local bank and from the foreign student adviser about the regularity of funds received by the student over the past six months to one year. These steps can show the general reliability of funding for the student and whether any difficulty has been caused by circumstances beyond the student's control—change in foreign exchange rates at home, financial failure of the student's sponsor, political or natural upheaval in the home country.

4

FINANCIAL PROBLEMS AND PROBLEM SOLVING

The most effective method of dealing with financial problems is to prevent them; the most effective method of preventing them is to insure that all campus offices have followed the procedures outlined above, i.e.:

1. The *admissions office* has provided to the prospective students accurate and up-to-date information on costs for foreign students; the applicants have been informed of any financial aid for which they may apply; sufficient documentation of financial resources has been requested and appropriately screened by the admissions office (with possible assistance from the foreign student adviser); additional special financial screening procedures have been followed for transfer students and students on athletic scholarships.
2. The *foreign student adviser* has provided a thorough orientation for new foreign students on banking, budgeting, and other financial matters; has invited new students to discuss any potential financial problems before they are too big to resolve; has maintained communication with each sponsoring agency and has reviewed with each sponsored student the obligations which will affect payments to both the student and the university; has assisted the student accounts office in monitoring sponsored student tuition accounts and has cancelled billing privileges for any students whose authorizations have expired; and has fully informed other relevant campus offices of factors which pertain to foreign student finances.
3. The *financial aid office* has established which financial aid resources are available to foreign students on the campus; has established procedures for verifying a foreign student's eligibility for both on- and off-campus employment and for other financial aid.

If these procedures have been followed, financial problems should be minimized and advisers should need to devote little time to financial problems other than referring the student to the appropriate resource. However, factors beyond the control of either the student or the institution may cause financial problems for the student. These factors and events will be the most difficult for the average foreign student adviser and institution to deal with. For instance, campuses and students across the country several years ago experienced the instability and insecurity caused by the takeover of the American Embassy in Iran and have seen the uncertainties which such an event creates regarding students' ability to receive their funds for study in the U.S.

Currently, many countries are experiencing economic difficulty caused by the worldwide recession and a drop in the price of oil on the world market. Countries affected have a shortage of foreign exchange in U.S. dollars and thus they are unable to pay for purchases of goods and services, including remittances for students in the U.S. Frequently, local currency is still available to pay for the students' expenses, but governments do not have sufficient foreign exchange in U.S. dollars to make the payment.

What can U.S. institutions do in this situation? One solution is to cut down temporarily on new admissions from the affected countries, while at the same time doing whatever is possible in the short-term to help students already on campus find the support they need. This will mean that staff at the institution (whether in the foreign student office or in the financial aid office) may need to seek increased on-campus employment opportunities for students from the affected countries. In the case of a foreign graduate student, it may be desirable to help the student obtain a temporary appointment as a graduate assistant with the attendant reduced tuition fees and monthly stipend for services.

In the past, a number of state legislatures have approved legislation providing a certain percent-

age of the state institution's enrollment, including foreign students, with tuition and fee waivers (see annotated bibliography for articles outlining these programs). Fund-raising drives could be conducted through the alumni association to provide scholarships and grants to needy foreign students. U.S. manufacturers and other companies interested in increasing exports to foreign countries could be asked to donate to a financial aid fund for foreign students or to provide some support to a number of foreign students in return for consultant services of the students regarding their home countries. Even international student associations could charge a small fee to all foreign students each term and use the funds to provide both small loans and employment for students with financial need (see Hendricks and Skinner).

An innovative program at one Midwestern university is using funds from a faculty member's bequest to serve as seed money to encourage academic departments to provide part-time employment opportunities to financially needy foreign students. The academic departments have student positions to fill but no longer have departmental funds or students eligible for U.S. federally funded work-study. The "matching funds" program helps the departments and the students meet their needs.

Hawaii and Connecticut have arrangements for reciprocity (reduced tuition or tuition waivers) with foreign countries which accept their students and do not charge a tuition differential. In Oregon, foreign students are eligible to apply for the in-state tuition rate if they demonstrate financial need and have the ability to provide an educational service to the state. In return for 80 hours of educational service per academic year, approximately 300 foreign students receive in-state tuition benefits (see Van de Water).

At a time when American students, too, are struggling to find ways to finance their educations, foreign students and their educational institutions will increasingly be called upon to find creative solutions to financial problems. If we are to continue to support the premise that international educational exchange is an asset to be nurtured, we must do what we can to secure funding for individuals caught in circumstances over which they have no control.

5
CONCLUSION

Foreign student finances are subject to external influences which are as unpredictable as they are uncontrollable. The responsibility of the U.S. institution in assessing the financial strength of the foreign students it admits is extremely important given global economic uncertainties. And it is prudent that institutional personnel exercise common sense in periodically evaluating and reassessing services provided by the institution to the foreign student.

The foreign student adviser should be the keystone for continuous cooperation and coordination among the admissions office, the financial aid office, and the student accounts office, as well as with any other administrative and student service office which may be concerned to assure that financial concerns are taken care of effectively and efficiently. Only with such cooperation is the future of foreign student study in the U.S. assured.

ANNOTATED BIBLIOGRAPHY

INSTITUTIONAL RESPONSIBILITIES AND RESEARCH ON FOREIGN STUDENT FINANCIAL PROBLEMS

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Baron discusses measures which institutions should take in ascertaining soundness of foreign students' financial support and contends that in the 1980s, institutions should not admit any foreign students unless they are willing to offer the necessary supportive services.

Benson, August G. and Joseph W. Kovach, eds. *Guide for the Education of Foreign Students: Human Resources Development*. Washington, D.C.: Agency for International Development and NAFSA, (Spring 1974).

In simple outline form, Benson and Kovach describe financial responsibilities of the sponsoring agency and the institution and provide a time-line for fulfilling these responsibilities.

Cieslak, Edward C. *The Foreign Student in American Colleges: A Survey and Evaluation of Administrative Problems and Practices*. Detroit: Wayne State University Press, 1955.

Commager, Henry Steele. *Meet the U.S.A.: Including a Practical Guide for Academic Visitors to the U.S.* New York: Institute of International Education, 1970.

Commager outlines on page 227-230 the costs of living and studying in the U.S. General information on the American monetary system, advice on currency restrictions and transfer of funds to the U.S., and information on traveler's checks and bank services is also covered.

Costs at U.S. Educational Institutions, 1982-83. New York: Institute of International Education, 1982.

Describes the system for determining the recommended monthly maintenance rate and describes the expenses and allowances which schools should include in their estimated budgets for foreign students.

Diener, Thomas. "Foreign Students and U.S. Community Colleges," *Community College Review*, Vol. 4, No. 7 (Spring 1980), pp. 58-65.

Discusses the effect of fluctuating exchange rates on foreign student payments and supports schools assessing student financial resources before admission as well as providing to the student a detailed and current list of costs.

Eddy, John. "Factors and Guidelines in Foreign Student Guidance," *The Journal of College Student Personnel*, Vol. 13, No. 3 (May 1972), pp. 252-254.

A background article reflecting economic conditions in the early 1970s. Calls for a sound audit of each student's financial solvency and denial of students who do not have sufficient funds.

Eddy, Margot Sanders. "Foreign Students in the United States: Is the Welcome Mat Out?" National Institute of Education, Department of Health Education and Welfare *Research Currents*. Washington, D.C.: American Association for Higher Education, George Washington University, and ERIC Clearinghouse on Higher Education, December 1978.

Eddy discusses some of the reasons why foreign students encounter financial difficulties and attitudinal factors which affect student's

supporters in home country who fail to understand the student's needs for finances in a "resourceful U.S."

Financial Planning for Study in the United States: A Guide for Students from Other Countries. Revised edition, 1980. The College Board.

Gives pointers to students regarding financial planning and what to do in case of emergency. Suggests that students add 10 percent to cover contingencies.

Hendricks, Glenn L. and Kenneth A. Skinner. "Economic and Social Coping Skills of Foreign Students," *Office of Student Affairs Research Bulletin*, Vol. 15, No. 23. Minneapolis: University of Minnesota, June 1, 1975.

A study based on the foreign student population at the University of Minnesota. Shows dollar amounts and sources of financial aid for foreign students in 1973/74 academic year.

Hodgson, Thomas F. and others. *Committee on Foreign Student Policies and Services. Final Report.* Seattle: Washington University, August 1973.

See especially pages 19-20, Appendix II and Appendix IX. Mentions need for schools' compiling of source list of financial aid for international students and that students tend to adjust to American living standards, including the need for certain material goods.

Klopf, Gordon, ed. *College Student Personnel Work in the Years Ahead.* The American College Personnel Association Student Personnel Series No. 7. Washington, D.C.: American Personnel and Guidance Association, 1966.

Stecklein, John E. "The U.S. and the Foreign Student — Continued. Financial Resources," *International Educational and Cultural Exchange*, Vol. 10, No. 4 (Spring 1975), pp. 26-27.

Stecklein, John E. and Han C. Liu. *Study of Foreign Student Employment and Financial Resources. Part I: Institutional Survey. Part II: Individual Survey.* Washington, D.C.: National Association for Foreign Student Affairs, (Fall 1974).

A 1974 survey of 52 four-year schools with a 20 percent sample of students in private and public schools. Shows that on/off campus jobs in academic year and summer provide one-fifth of total dollar support for foreign students. Shows what foreign student advisers think students will do to meet increased costs and what students say they will do. Suggests institutional solutions/actions to be sure that foreign students have sufficient financial support. In the sample, three-fourths of all foreign student employment was on-campus, including assistantships. Describes the best resources for finding jobs.

"The U.$.A. and the Foreign Student," *International Educational and Cultural Exchange*, Vol. 10, No. 2 (Fall 1974), pp. 4-13.

Watt, Gail H. Comparative Income and Expenditure Patterns of New Foreign Graduate Students. Unpublished M.S. thesis, University of Minnesota, 1967.

Winkler, Karen. "Closing the Books on Foreign Students?" *International Educational and Cultural Exchange*, Vol. 9 (Winter 1974), pp. 2-3.

Points out that ultimately the success of any of the measures to aid foreign students rests with the amount of effort the advisers will expend to find funds.

Wray, Herbert. "Abroad in the U.S.: Foreign Students on American Campuses," *Educational Record*, Vol. 62, No. 3 (Summer 1981), pp. 68-71.

RESOURCES IN FINANCIAL PROBLEM SOLVING

Baron, Marvin. See citation above. Discusses possible resources of financial aid for foreign students.

Crucial Issues in Foreign Student Education: Report of the National Association for Foreign Student Affairs. Washington, D.C.: NAFSA, (1974).

Summarizes Stecklein survey results. Reports that support from parents/relatives/savings declined for most students after first year; the decline was offset by institutional support and part-time employment on and off campus. Suggests seeking and developing new contacts with labor and industry to foster support for expanded employment opportunities for foreign students.

Hodgson, Thomas F. and others. See citation above. Suggests that private business and community organizations need to increase contributions to foreign loan funds, grants and scholarships. Mentions that since 1945, the (Washington) state legislature has authorized 100 Foreign Exchange Tuition Scholarships per year.

Johnson, Alan W. "Costs of International Education. Who Pays?" *International Educational and Cultural Exchange*, Vol. 6, No. 4 (Spring 1971), pp. 32-43.

Describes 1969 situation in California. Mentions that tuition waivers were provided for students with joint sponsorship, e.g., of Rotary, Kiwanis, churches, YMCAs, etc. Tuition waivers were also offered to graduate students of exceptional merit.

Komaniecka, Valentina. The University and the Foreign Student: A Financial Appraisal. Unpublished student paper. (Gainesville, Florida: The University of Florida, Institute of Higher Education, 1977.)

Mentions that the University of Florida, through the Board of Regents, had legislative appropriations for out-of-state tuition waivers specifically for foreign students. Mentions conditions which foreign students had to meet in order to be eligible for the aid. Aid was limited to full-time students working on their first B.S. degree.

Mestenhauser, Josef A. "The Engine That Could," *International Educational and Cultural Exchange*, Vol. 10, No. 2 (Fall 1974), pp. 8-13.

Describes financial aid measures taken in Minnesota with the assistance of the state legislature. Outlines strategy for obtaining support from the legislature. Among other measures, Minnesota bill provided authorization to waive non-resident tuition fees to foreign students who were recipients of scholarships donated by individuals or corporations within the state of Minnesota.

Mestenhauser, Josef A. Minnesota's Commitment to International Education: A Case-Study of State Legislation in Support of Foreign Students. Paper presented at the annual conference of NAFSA, Albuquerque, New Mexico, May 27, 1974.

More as outlined in previous citation.

Moore, Forrest G. "International Education in the 70s: Revolution or Turmoil on the Campus," *International Educational and Cultural Exchange*, Vol. 6, No. 1 (Summer 1970), pp. 34-42.
Sections on foreign students at a financial disadvantage and confronting escalating costs of education by various means. A precursor to the Mestenhauser information on the measures taken to support foreign students in Minnesota.

Patrick, William S. "Waivers of Non-Resident Fees at Public Institutions of Higher Learning," *College and University*, Vol. 52, No. 1 (Fall 1976), pp. 93-103.

Covers statutory laws in Idaho, Hawaii, Florida, Utah, Montana, Kansas, Missouri, North Dakota, and Connecticut. Gives list of foreign countries which have tuition fee reciprocity agreement with public institutions of higher learning in Hawaii. Outlines Florida program to contribute to fulfillment of international obligations in education and attract non-Florida students who have skills and abilities which will contribute positively to the academic environment of faculty and universities in the state university system. In Utah, the president or director of an institute may waive all or part of the difference between resident and non-resident fees in the case of meritorious graduate students or summer session students whose residence is not Utah.

Van de Water, Jack. "Financial Aid for Foreign Students: The Oregon Model," *NAFSA Newsletter*, Vol. 34, No. 5 (March 1983), pp. 97, 106.

In 1978/79, Oregon State developed a foreign student scholarship program which provided over $1 million of tuition assistance for foreign students. Changing economic circumstances have cut tuition assistance drastically, but foreign students can get the in-state tuition rate if they can demonstrate financial need and have the ability to provide an educational service to the state. Article describes the types of educational service which are considered appropriate and gives pointers to institutions wishing to set up such a program.

APPENDIX. SAMPLE BUDGET FOR FOREIGN STUDENTS

1983/84 ESTIMATED EXPENSES FOR INTERNATIONAL STUDENTS AT IOWA STATE UNIVERSITY

	UNDERGRADUATES			GRADUATES		
	ACADEMIC YEAR	SUMMER	ANNUALLY	ACADEMIC YEAR	SUMMER	ANNUALLY
TUITION	1375 × 2 = 2750	1375	4125	1492 × 2 = 2984	1492	4476*
BOOKS & SUPPLIES	200 × 2 = 400	100	500	200 × 2 = 400	100	500
DORMITORY ROOM & BOARD	950 × 2 = 1900	475	2375	1026 × 2 = 2052	513	2565
HEALTH INSURANCE	115 = 115	—	115	115 = 115	—	115
HEALTH CLINIC FEE	15 × 2 = 30	15	45	15 × 2 = 30	15	45
MEDICAL/DENTAL EXPENSES	75 × 2 = 150	50	200	75 × 2 = 150	50	200
PERSONAL MISCELLANEOUS**	636 × 2 = 1272	575	1847	445 × 2 = 890	260	1150
LOCAL TRANSPORTATION	75 × 2 = 150	35	185	75 × 2 = 150	35	185
TOTAL EXPENSES	$ 6767	$ 2625***	$ 9392	$ 6771	$ 2465***	$ 9236

*Graduate students on assistantships are assessed tuition fees of only $640 per semester. In addition, they will be awarded a Graduate College Scholarship which pays one-half ($320) of their tuition each semester.
**This figure includes an estimate for housing and meals during vacation periods when dormitories are closed.
***Summer enrollment is optional. Estimated minimum expenses for students not enrolled summer term are $1333.

	ANNUAL EXPENSES FOR SINGLE STUDENTS LIVING OFF-CAMPUS		ANNUAL EXPENSES FOR MARRIED STUDENTS LIVING OFF-CAMPUS*	
	UNDERGRADUATES	GRADUATES	UNDERGRADUATES	GRADUATES
TUITION	$ 4125	$ 4476	$ 4125	$ 4476
BOOKS & SUPPLIES	500	500	500	500
HOUSING & UTILITIES	2268**	2268**	4536	4536
FOOD	1200**	1200**	2340	2340
HEALTH INSURANCE	115	115	400	400
HEALTH CLINIC FEE	45	45	110	110
MEDICAL/DENTAL EXPENSES	200	200	500	500
PERSONAL MISCELLANEOUS	1015	1015	1985***	1985***
LOCAL TRANSPORTATION	650	650	865	865
TOTAL EXPENSES	$ 10118	$ 10469	$ 15361	$ 15712

*Tuition, books, and supplies estimated for 1 student only. If spouse will also be enrolled, these expenses should be doubled.
**This estimate assumes that the student is sharing the cost of living accommodations with a roommate.
***Students with children must add at least $1000 for each dependent child. If both parents will be enrolled, add an additional $2600 for nursery daycare expenses.

SETTLING-IN EXPENSES ARE NOT INCLUDED IN ANY OF THE ABOVE TABLES. ESTIMATED SETTLING-IN EXPENSES (INCLUDING WARM CLOTHING ALLOWANCE) FOR A SINGLE STUDENT ARE $600, AND FOR A MARRIED STUDENT WITH FAMILY ARE $1000.

1983/84 CALENDAR

The semester system began at Iowa State University Fall 1981. Under the semester system there are two semesters 16 weeks long and one summer session lasting 8 weeks.

Fall Semester 1983	Registration	Monday, August 22, 1983
	Fee payment deadline	Wednesday, August 31, 1983
	Class work begins	Wednesday, August 24, 1983
	Commencement	Saturday, December 17, 1983
Spring Semester 1984	Registration	Monday, January 16, 1984
	Fee payment deadline	Wednesday, January 25, 1984
	Class work begins	Wednesday, January 18, 1984
	Spring Recess	March 10-19, 1984
	Commencement	Saturday, May 19, 1984
Summer Session 1984	Registration	Monday, June 11, 1984
	Fee payment deadline	Thursday, June 14, 1984
	Class work begins	Tuesday, June 12, 1984
	Commencement	Saturday, August 4, 1984

Difficulties often arise in transferring funds from other countries to the U.S. Each prospective student should become thoroughly familiar with government regulations for exchanging and forwarding money to the U.S. and should make arrangements to have the necessary funds available at the beginning of each study period. A student may choose to bring a whole year's expenses with him/her and thereafter request a year's expenses in advance.

Tuition, university housing and/or meals, and books and supplies must be paid in full at the beginning of each study period. There are no arrangements for paying by monthly installments.

Estimates of tuition are for attendance as a full-time student (at least 12 hours per semester for an undergraduate and at least 9 hours per semester for a graduate student). Summer school attendance is optional, and summer living expenses can vary greatly. Average summer expenses for those not enrolled in summer school are $1800.

The cost of tuition, university housing, and meals are subject to slight increase without advance notice. The cost of books, supplies, living expenses, and health care and insurance are reasonable estimates, and they could vary depending upon the individual.

Health Care and Insurance: The entire cost of medical care and hospitalization is the individual responsibility of each citizen and foreign national in the U.S. Because of the high cost of medical care in the U.S., students are strongly urged to carry health and accident insurance coverage. In addition to the group plan offered through the university, there is information about other inexpensive health insurance plans available. Health insurance coverage runs from September 1 to September 1; students enrolling for study periods other than Fall may purchase insurance at a prorated amount.

It is also highly recommended that each student participate in the health care plan offered by the university's health clinic. The payment of the health clinic fee each study period allows unlimited out-patient consultation during regular hours at no additional cost. Health clinic service complements normal health and accident insurance coverage. (*Note:* Children of enrolled students are not eligible for participation in the university health clinic health care plan.)